

<i>SERFF Tracking Number:</i>	<i>UHLC-126404194</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>44238</i>
<i>Company Tracking Number:</i>	<i>AS2553ST</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>Agent MS Fact Sheet/AS2553ST</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT	SERFF Tr Num: UHLC-126404194	State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans	SERFF Status: Closed-Filed	State Tr Num: 44238

Sub-TOI: MS05G.001 Plan A	Co Tr Num: AS2553ST	State Status: Filed-Closed
Filing Type: Advertisement	Author: Bobbie Walton	Reviewer(s): Stephanie Fowler
	Date Submitted: 12/03/2009	Disposition Date: 01/05/2010
		Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Agent MS Fact Sheet	Status of Filing in Domicile: Not Filed
Project Number: AS2553ST	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Overall Rate Impact:	Group Market Type: Association
Filing Status Changed: 01/05/2010	Explanation for Other Group Market Type:
	State Status Changed: 01/05/2010
Deemer Date:	Created By: Bobbie Walton
Submitted By: Bobbie Walton	Corresponding Filing Tracking Number:
Filing Description:	
RE: United HealthCare Insurance Company	
AARP Medicare Supplement Advertising Material Filing	
Agent Fact Sheet	
NAIC No: 0707-79413	
File No: AS2553ST (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)	

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance program. This Invitation to Inquirer is new and does not replace any material previously submitted to the Department.

SERFF Tracking Number: UHLC-126404194 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44238
 Company Tracking Number: AS2553ST
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: MEDICARE SUPPLEMENT
 Project Name/Number: Agent MS Fact Sheet/AS2553ST

We trust the enclosed forms are in order and look forward to your prompt acknowledgment of this filing. If you have any further questions you can contact me at (215 902-8444). If you prefer, you may also send a facsimile to me at Fax: 215-902-8813 or send an email to me at Susan_J_Cipollo@uhc.com.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Life and Health
PO Box 150450	Group Name:	State ID Number:
Hartford, CT 06115-0450	FEIN Number: 36-2739571	
(860) 702-5000 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25 PER COMPONENT - 1 COMPONENT = \$25
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$25.00	12/03/2009	32448565

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/05/2010	01/05/2010

SERFF Tracking Number: UHLC-126404194 *State:* Arkansas
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Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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	<i>Plans</i>		
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PRINT ADVERTISEMENT	Filed	Yes

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Form Schedule

Lead Form Number: AS2553ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/05/2010	AS2553ST	Advertising	PRINT ADVERTISEMENT	Initial		45.000	AS2553ST.pdf

Is Medicare enough?

Consider an AARP® Medicare Supplement Insurance Plan to help complete your coverage.

You might need more health insurance coverage than Medicare offers. AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, feature a wide variety of plans you can choose from to help fit your needs. Medicare Supplement plans may help pay for your share of coinsurance, copayments, and deductibles for the out-of-pocket costs for Medicare-covered services.

Get to know what Medicare Supplement plans offer and see how they can meet your needs. Refer to the reverse side for plan information.

Get the information you need to choose an AARP Medicare Supplement Insurance Plan that may meet your needs. [Call today.]

[Agent Name]

[Licensed Insurance Agent
Contracted with UnitedHealthcare]

[1-XXX-XXX-XXXX]

[Agent Email]

[Agency Name]

[Agency Website]

Highlights Include:

Cost

Competitive rates that help manage your out-of-pocket costs

Plan Choice

Wide variety of plans available

Flexibility

Change to another AARP Medicare Supplement plan at any time, if you qualify

All Medicare Supplement Plans Offer:

Doctor Choice

Select your own doctors and hospitals, as long as they accept Medicare patients

Access

See specialists without referrals

Convenience

Virtually no claim forms to file

Guaranteed Renewability

Plan automatically renews or is guaranteed to continue from year to year

Freedom

Insurance that travels with you anywhere in the U.S.



Medicare Supplement Plans

insured by **UnitedHealthcare Insurance Company**

Plans A through L offer benefits and features designed to meet a variety of needs. Basic benefits are included in ALL Plans:

- **Inpatient Hospital Care:** Covers the Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends
- **Medical Costs:** Covers the Part B coinsurance (generally 20% of the Medicare-approved amount) or copayments for hospital outpatient services
- **Blood:** Covers the first 3 pints of blood each year

The following chart lists the different benefits offered by each plan. Use it to help you decide which plan best meets your needs.

Medicare Supplement Insurance Plans[†]

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J	Plan K	Plan L
Basic benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	Pays 50%*	Pays 75%*
Part B deductible			✓			✓				✓		
Part B excess charge**						✓	Pays 80%		✓	✓		
Skilled nursing facility co-insurance			✓	✓	✓	✓	✓	✓	✓	✓	Pays 50%	Pays 75%
Foreign travel emergency care			✓	✓	✓	✓	✓	✓	✓	✓		
At-home recovery				✓			✓		✓	✓		
Preventive Care					✓					✓	✓	✓

[†] Plan availability may vary by state. Not all plans available in ME and VT. Call for additional information.

* Exception: Plans K and L will pay 100% of Part B co-insurance for preventive services covered by Medicare.

** Note: Under Ohio and Pennsylvania law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. Plans F, G, I, and J pay benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

Policy form No.GRP 79171 GPS-1 (G-36000-4). All plans may not be available in your state/area. In some states, plans may be available to persons eligible for Medicare by reason of disability.

This is a solicitation of insurance. An agent may contact you.

Call to receive complete information, including benefits, costs, eligibility requirements, exclusions, and limitations. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.